

Certificate Number: 15317-PAE-DE-035177038

Bankruptcy Case Number: 15-18345



15317-PAE-DE-035177038

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 14, 2020, at 11:31 o'clock AM PST, James Carroll completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 14, 2020 By: /s/Jezlygh Dela Cruz

Name: Jezlygh Dela Cruz

Title: Credit Counselor